## WORKING FOR MORE WORK.

DEMOCRATIC LABORERS HELFING THE REPUBLICAN CANDIDATES FOR CONGRESS.

THEY WILL PROTEST BY THEIR VOTES AGAINST THE ENFORCED IDLENESS CAUSED BY THE WILSON BILL-ENTHUSIASTIC

MEETINGS HELD. The good citizens of the XIVth and XVth Congress districts should remember, as next Tuesday, the day of the special election, draws nearer, that the success of William M. Brown and Isidor Straus, the Free Trade Democratic candidates, means a continuance of hard times, no wages, and Democratic despair, depression and misery. If Lemuel E. Quigg and Frederick Sigrist, the candidates of the Republicans, anti-Free Trade Democrats and honest workingmen, are chosen it will mean a voice in favor of the smashing of the Wilson bill, the resumption of shops of the land, and a return of the days of plenty and prosperity. The wage-carners have learned that hard times and Democracy, good times and Republicanism, go together, and they

will vote accordingly next Tuesday. The exposure of Colonel Brown's pretended of the report of the experiences which the Knights of Labor committee had with him as a Senatorat Albany has had a telling effect throughout the district. The Tammany men, too, have discovered how he carried water on both shoulders, posing as an independent, conscientious anti-Tammany man in Albany, and as a thoroughgoing adherent of the Wigwam in New-York. A Tammany man said yesterday: "The Colonel but he will learn soon that 'the boys are onto'

Employes of men who live and vote in the upper part of Manhattan Island, in either Congress district, should keep in mind the immense importance of allowing them all the time that is necessary to vote. An excellent plan adopted by some employers is to give voters of those districts the whole day for that purpose. Their men will help them to smash the Wilson bill if they are given a chance. The boundaries of these districts are as follows: The XIVth District extends fom Fifty-second-st. on the West Side between Seventh-ave, and the North River, and on the East Side from Flifty-ninth-st. to Seventy-ninth-st. and from Central Park to the East River. The XVth District takes in all Park and Seventh-ave, above Seventy-ninth-st., extending north to the Harlem and east to the

Park and Seventh-ave, above Seventy-ninth-st, extending north to the Harlem and east to the East River.

GOOD WORK BY GERMAN REPUBLICANS.

Effective campaign work is being done in behalf of both of the Republican candidates for Congress by the German Republican City Organization, whose headquarters, open daily till 9 p. m., is at No. 1,476 Third-ave., near Eighty-third-st. The officers are Dr. William Balser, president; William H. Klenke, secretary, and Henry Merz, treasurer. Although the organization was formed only about 12,009 postal cards to German-Americans in both districts, turging them to vote for Lemuel E. Quigg and Frederick Sigrist, thereby rebuking the Democratic Administration and restoring prosperity and remunerative employment in the place of adversity and idleness. An ample force is now at work sending out circulars to the same effect, but explaining the exigencies of the situation in greater detail. The organization has engaged William Grauert, of Jersey City, and Joseph Eckert. S. C. Shim and Dr. S. Waterman, of this city, to address nightly meetings of German-Americans in both districts, Dr. Balser says: "We think the prospects of victory are glorious." The vim and activity displayed by the organization plainly indicates that its watchwords are: "Wir melmen ernst"—"We mean husiness."

Great activity is manifested by the Yorkville Republican Cub, Charles A. Parker, president, in the interests of Frederick Sigrist, the Republican Cub, Charles A. Parker, president, in the interests of Frederick Sigrist, the Republican candidate for Congress in the XVth Districts, and and find that is that in the interests of Frederick Sigrist, the Republican candidate for Congress in the XVth Districts, and and the Court was schemiled for 1 of the Florida State troops of German-Americans in both districts, Dr. Balser says: "We think the prospects of the situation which is from the Duval Chub headquarters and the fight of the prospects of the situation which is the same of the situation which is the prospects of

in the interests of Frederick Sigrist, the Republican candidate for Congress in the XVth District. A busy scene is presented at the club-house, Lexington-ave, and Ninety-third-st., both day and night. The club has 400 members, and, besides sending circulars to thousands of workbesides sending circulars to thousands of work-ingmen, many Democratic voters are visited per-sonally. New members are entolled daily, and every evening mass-meetings are held and ad-dressed by well-known speakers. This evening a meeting to be held in Empire Hall, at No. 1,878 Second-ave., corner of Ninety-seventh-st., will be addressed by Charles H. Treat, Mahlon Chance, James A. Blanchard, John Procor Clarke, Ed-

addressed by Charles H. Treat, Mahlon Chance, James A. Blanchard, John Proctor Clarke, Edward Wetmore and John Sabine Smith, with A. B. Cossart as chairman, and George E. Morey, secretary. At the same time there will also be a meeting at Karl's Hall, in Avenue A. between Eightieth and Eighty-first six, which will be addressed by C. H. Treat, Colonel C. H. Denison, George Laird, Ward Worth and W. S. Lauten. The club has received the positive assurance of hundreds of Democratic workingmen that they will vote the Republican ticket next Tuesday as a protest against the misrule of those whom they helped to elect last November.

A rousing mass-meeting of clitzens of the XXIII Assembly District was held at No. 1468 Avenue A, near Seventy-fourth-st, last evening in the interests of Lemuel E. Quigg, the Republican candidate for Congress. The meeting was called to order by President H. B. Page, of the district organization, and Robert S. Bonnell presided. An effective address was given by Mr. Quigg, who was received with cheers, and frequently applauded by the audience, which was mainly composed of factory hands and workingmen, on many of whom the blight of Democratic misrule and free trade doctrines has fallen with crushing effect. Stirring addresses were made by General George A. Sheridan, Joseph Eckert and John Hobson, who received much applause. Mr. Eckert's speech was given in the German language, which was much ceived much applause. Mr. Eckert's speech was given in the German language, which was much appreciated by those whose knowledge of English was limited.

OTHER MEETINGS HELD.

Workingmen "In favor of happy homes, native industries and steady, well-paid labor" were invited by the Republican Organization of the XXIId Assembly District to attend a mass-meeting at Karl's Hall, Avenue A, between Eightleth and Eighty-first sts., last evening, to promote and Elgaty-first sis., last evening, to promote the election of Frederick Sigrist, the Republican candidate for Congress in the XVth District. They accepted the invitation, and a large audience, including many Democrats, gave carnest attention and hearty applause to the speakers. A. H. Mason was chairman, and Henry H. Kumm and John McNaily secretaries. Convincing arguments were made by Colonel C. H. Dennison, Adeibert H. Steele chairman of the committee in charge of the Sigrist campaign).

Dennison, Adelbert H. Steele (chairman of the committee in charge of the Sigrist campaign), William H. Theall and William Allen.

There was an enthusiastic meeting last night in Columbus Hall, Sixtieth-st., near Columbusave., to indorse the candidacy of Mr. Quigg for Congress from the XIVth Congress District. Although the nieting was called as a Republican gathering there was a large percentage of Demorats present who had come to protest by their

though the meeting was called as a Republican gathering there was a large percentage of Democrats present who had come to protest, by their presence, against the Wilson bill. Colonel H. Charles Ulman presided, and addresses were made by Mrs. J. Ellen Foster, Charles H. Treat, Oscar Hofstadt and Mahlon Chance. Mr. Hofstadt's address wil. be found in another column. These meetings and speakers are announced for this evening in the XIVth Congress District: Bohemian Hall, No. 1.341 Avenue A. Joseph Eckert, Julius M. Mayer and Lemuel E. Quigg. Brady's Hall, Amsterdam-ave. and One-hundred-and-twenty-ninth-st., Mahlon Chance, Oscar Voffstadt and Lemuel E. Quigg.

Empire Hall, No. 244 East Seventy-fifth-st., Colonel Charles H. Denison and Joseph Eckert, West Side Republican Club. No. 162 West Eighty-second-st., General George A. Sheridan and Thomas F. Wentworth.

A meeting will be held in the interest of Frederick Sigrist, Republican candidate in the XVth Congress District, this evening at Empire Hall, No. 1,879 Second-ave., southwest corner of Ninety-seventh-st. It will be addressed by Charles H. Treat, Mahlon Chance, Colonel Denison and C. F. Deody. James A. Blanchard, John Proctor Clarke, Edmund Wetmore and John S. Smith have also been asked to speak.

# A DISGUSTED DEMOCRAT.

Augusta, Me., Jan. 24 (Special).—E. L. Jones, of Waterville, a member of the Democratic State Committee, has become disgusted with the methods he committeemen in passing the offices around ing themselves, and to-day sent his resignation

committee exclusively in their interest and that of their friends. "The weifare of the party and the principles which it represents," he said, "have been lost sight of in this unseemly scramble for office. Men have been indorsed by the committee for important offices whose records are not only unseavory, but who are totally unit for the positions. That the great Democratic party of this State that the great Democratic party of this State one or two designing men who were never able to earn a decent living outside of politics, and that the State Committee should allow itself to become the mere tools of these men, is as disreputable as it is wilful."

CROWNED WITH SUCCESS

A Year's Triumphant Progress of the Mutual Reserve Fund Life Association.

THE DISGRACE OF FLORIDA.

A JUDGE FOUND WILLING TO FURTHER THE PRIZE-FIGHT.

AN INJUNCTION GRANTED RESTRAINING THE SHERIFF FROM INTERFERING-ALL EYES TURNED ON GOVERNOR MITCHELL-

HOODLUMS JUBILANT.

Jacksonville, Fla., Jan. 24.-State Circuit Judge Call granted to-day to the Duval Club an injunction restraining the Sheriff of this county from inwork and weges in the mills, factories and terfering with an "entertainment" in the nature of a boxing contest which the club proposes to hold in the Fair Grounds to-morrow. Corbett and Mitchell have arrived from their training quarters, and are resting quietly in their hotels. The club is rapidly disposing of \$25 tickets to the fight, but the referee has not yet received the \$20,000 purse in cash, and Governor Mitchell has not yet played his sympathy with workingmen by the publication hand. As a result of this condition, the liveliest business being done in town this evening is betting on whether or not the fight will take place. Even money is being wagered freely on this argument, Those who are taking the negative end of the proposition are basing their judgment on what they have learned of Governor Mitchell's character. They say, in the expressive if not polite slang of the sporting fraternity, that the Governor is "not a man to run the bluff of bringing the militla here and then make a monkey of himself by allowing thought he was playing the game mighty fine. the fight to go on, while the soldier boys sit on the end of Market-st, wharf, opposite their armory, and bob for rockfish."

The incidents of the day have been exciting from increases of the gay have been exciting the fough. The first and principal one was announced for 19 o'clock in the morning in the large county courtroom. This room was early packed, the spectators being mostly Northern visitors. Ex-Judge Young, who was Judge Call's predecessor on the bench, as attorney for the club first read authorities on the jurisdiction of the court in the case and on every other law point involved, citing from twenty-six big books, wherein he led State's Counsel Hartridge, who only read from twenty-two. Judge Young argued that the contention of the State was based entirely on the assumption that the Duval Club was engaged in promoting an illegal enterprise, but the State was in fatal error in not backing that assumption with a single affidavit. He read the articles of agreement between Corbett and Mitchell, that part of Manhattan Island east of Central | which made no mention of any enterprise which is filegal under the laws of Fiorida, as glove con-tests are not inhibited by law.

Colonel Cockerel, for the club, paid his respects

There is one new phase of the situation which is rapidly coming into prominence, and that is that Governor Mitchell is being supported in a very substantial way by very substantial men. Mr. Flagier has insisted from the start that to allow the fight to take place here would be not only a disgrace to the State, but would work it great material injury. It is now evident that this view is shared by a great many of the people here, whose support would be of vast aid to the Governor. Brunswick, Ga. Jan. 2s.—The Brunswick Light Horse Guard, Captain J. S. Thomas commanding, left here at 5 o'clock this afternoon over the East Tennessee road, under orders from Governor Northen to proceed to St. Mary's Bridge, on the Piorida Central road, and prevent the Corbett-Mitchell party from entering Georgia to fight. The Brunswick Riffemen, acting under similar orders, will leave to-night for Cumberland Island. Sheriff Berrie, of Glynn County, has been sent to Woodbine, a small station on the Florida Central road, and left here this morning by special boat with twenty extra deputies.

Captain Thomas (the Horse Guard, will confer with a Camden theriff and move to the point the sheriff designates, Captain Thomas knows nothing officially of the injunction proceedings in Jackson-ville, but will continue on as by orders from Governor Northen.

# HILL SAYS IT IS WAR.

HE EXPECTS TO BE ABLE TO SECURE MR. PECK-HAM'S REJECTION BY THE SENATE.

Washington, Jan. 24.-Senator Hill stated frankly to-day that he intended to defeat the confirmation of Mr. Peckham, nominated to be Associate Justice of the Supreme Court of the United States, if he could. He is confident of success, and it is probable that a number of documents against Mr. Peckham will be laid before the Judiciary Committee at its meeting

The statement was made with some positiveness yesterday that during the last Administration the Judiciary Committee laid down a rule of action, and communicated their determination to President Harrison, that they would not was over sixty years of age. It seems, so far as can be learned, that this was an informal agreement reached some time ago, and if it is to be revived now could be used to place Mr. Peckham under the ban without going further into the merits or the demerits of his case, as he was born on January 1, 1833, and is therefore

sixty-one years of age.

All the members of the Judiciary Committee are in the city with the possible exception of Mr. Lindsay, of Kentucky, and the indications seem to be that no dilatory measures will be resorted to in this case, but that there will be prompt and unfavorable action on the nomination. Friends of Senator Hill say that he has departed from his usual reticence and has openly announced his belief that Mr. Peckham's nomination will be defeated by a more decisive vote than Mr. Hornblower's. It is pointed out that the unanimous acquiescence by the Senate in the wishes of the Missouri Senators in the Scott Harrison case, following so closely upon the rejection of the Hornblower nomination at the request of the New-York Senators, establishes a precedent which will be observed in the case of Mr. Peckham. Meantime with Senator Murphy on the Commerce Committee, to which nominations of all Treasury officers and consuls go, and Senator Hill on the Judiciary Committee which takes charge of all judges, United Starmarshal and district-attorneys, nominations New-Yorkers not in political sympathy with the New-York Senators seem to have before them a hard road to travel.

Wheeler H. Peckham said, yesterday, that if the Senate Judiciary Committee had a rule which pre-vented the confirmation of a man for the Supreme Bench who was over sixty years old, he would not be eligible for the place. Mr. Peckham would express no opinion as to the probable action of the Senate on his nomination.

THE POPE BLESSES THE SUMMER SCHOOL. Plattsburg, N. Y., Jan. 24 (Special).-The Rev. J. H. McMahon, of New-York, chairman of the Ex-ecutive Committee of the Catholic Summer School Mr. Jones in an interview said that immediately after the Presidential election fourteen out of the sixteen members of the committee announced their candidacy for some office, and have operated the

THE THIRTEENTH ANNUAL MEETING GIVES GREAT CAUSE OF GRATIFICATION.

Notable Reunion Yesterday of the Men to

Whom the Advance Is Due.

It has been the hope of President E. B. Harper and the managers of the Mutual Reserve Fund Life Association that the annual meeting of 1894 might be held under the roof of the towering new building, thirteen stories high, which during the last year has been in course of construction at Broadway and Duane-st. Though the architect and builders have worked together with the utmost harmony, the date for holding the annual meeting occurred before the building was sufficiently advanced toward completion for occupancy. But its gigantic front has al-ready become a notable fixture in Broadway and an imposing ornament of the great metropolitan thoroughfare; and by May that latter day prodigy in the family of successful life insurance organizations, the Mutual Reserve Fund Life Association, will assuredly have enjoyed its house-warming and entered its new and beautiful home.

The meeting yesterday surpassed in interest all

its prodecessors. To begin with, the record of the stupendous success of the institution, as revealed in a general way by the report of President Parper, was almost sensational in its character. Marvellous as has been the progress of this asso ciation in public favor and its accomplishment of results, the figures would seem almost incredible without the authentic indorsement of State officials and the representations of men holding high fidudiciary relations to the community. Throughout at least twelve of the thirteen years its existence the Mutual Reserve Fund Life Association has had to wage a warfare for the mainte nance of its own life in a degree which at times suggested the absolute hopelessness of the undertaking. It has travelled steadfastly, however, along the line of the natural premium system, and each suc ceeding twelve months its reports of results have astonished, if they have not turned gray the heads of life insurance experts themselves all over the world.

For half a century the manifestly beneficent influences of life insurance investments have afforded broad grounds for study on the part of mathematical minds. The power of accumulation associated with distribution has been tested by varying meth-The mutual, the stock, the co-operative and the tentine systems have had their advantages, and hundreds of millions, and even billions, of dollars have come forward in their support. But the natural premium system, in pursuit of which the Mutual Reserve has made such successful strides, has ap-parently simplified the entire scheme as it has never been simplified before. The association recognized four cardinal points, namely; Honesty, Prudence. Wisdom, Equity. It is clear to every one that failure to recognize and sustain any one of these principles would neutralize the effects of the remaining three. Without Honesty the principles of Prudence, Wisdom and Equity would count for little except the number of letters in the alphabe the words contain. And the same may be said of the effect of the lack of maintenance of either one of the other principles mentioned in the combina

of that which has always been followed in the history of the Mutual Reserve Fund Life Association. President Edward B. Harper is a student of business methods. He knows that a cold shoulder is not a pleasant and comfortable place for an associate to rest his cheek upon. He does not, even if he possesses one, which is doubtful, turn that shoulder oward his companions in service. He believes in the face-to-face, hand-to-hand contact with men, whether in association with others of his kind in the advancement of a common cause, or in the struggle with the opposition along the uphill avenues of life's marches and battles. Hence the institution of these annual meetings at which officers and men and members of the association meet to-gether on a common ground to listen to reports of their joint labors and to exchange views for the carrying forward of the work in which all are in-

Among those who attended yesterday's meeting. which took place in the rooms of the association, in the Potter Building, were the following:
John M. Jordan, St. Louis, Mo.; T. H. Jones,
Atlanta, Ga.; Colonel A. W. Taylor, Philadelphia.

Penn.; Hon. H. L. Lamb, Lansingburg, N. Y.; J. Edgar March, M. D., St. John, N. B.; W. H. Young Syracuse, N. Y.; George W. Harper, Still Pond, Md.; J. C. Connelly, Liverpool, Eng.; S. W. Wray, Phil adelphia, Penn.; J. D. Knapp, Chicago, Ill.; J. J. Acker, Afbany, N. Y.; Hon, J. J. Gorman, New York; Hon. James Domville, St. John, N. B. Hon, R. M. Wells, Toronto, Ont.; Colonel H. S. Swords, Washington, D. C.; Hon, David Gillies, M. P., Carleton Place, Ont.; E. J. Carter, Helena, Mont.; the Rev. C. W. Camp, Kingston, N. Y.; Hon. H. J. Reinmund, Englewood, N. J.; President E. B. Harper, New-York; Hen. J. W. Vrooman, Herki-mer, N. Y.; Hon. D. E. Cameron, Toronto, Ont.; J. Eders, Darlington, England; G. H. Wooster, New-York; Hon. W. C. Jones, St. Louis, Mo. W. E. Wellington, nurseryman, Toronto, Ont. barrister, Uxbridge, Ont.; William C. Page, Balti Leeds, New-York City; J. Stanley Isaacs, New-York derson, Brooklyn; A. C. Hunt, Newark; W. H. Simpson, jr., Philadelphia; Irving Williams, New-York City; C. F. Blandin, New-York City; E. T. Howard, New-York City; F. Fischer, New-York City: E. H. Speer, New-York City; W. H. Baldwin, Glens Falls, N. Y.; E. M. Castello, New-York City S. P. Morgan, Middletown, N. Y.; Rev. J. H. John ston, Brooklyn; J. E. Metzger, New-York Chy; A. C. Wall, Goshen, N. Y.; G. W. Hillman, New-York City; J. R. Spaulding, New-York City; E. P. Weed, Greenwich, Conn.; G. W. Kellen, New York City; Wernbeck, Brooklyn; L. Litt, Brooklyn; W. L. Busby, St. John, N. B.; C. W. Jackson, New-York City; John Mulligan, Yonkers; W. H. Livingston, New-York City: J. Herman Ashley, Bayonne, N. J.; Philadelphia; D. Z. Bessette, Montreal, Que.; J. D. report favorably upon the confirmation of any nominee for Justice of the Supreme Court who Fell, New-York City; E. A. Slattery, New-York City; E. V. Jacobson, New-York City; D. Merritt, W. A. Wallace, New-York City; G. C. Coffin, Brooklyn N. Y.; H. Garner, Long Branch, N. J.; Dr. L. L. Seaman, New-York City; W. C. Johnson, New-York City; L. F. Melson, Bishopville, Md.; W. F. Williams, Brooklyn, N. Y.; G. E. Campbell, Tompkinsville, S. I.; W. Gardner, New-York City; R. L. Jones, Brooklyn, N. Y.; H. W. Practorius, Brooklyn, Y.: A. W. Rowlands, Springfield, Ill.; W. P. McMahon, barrister, Belleville, Ont.; W. J. Mc Murtry, Toronto, Ont.; F. D. Miller, Baltimore, Md. W. J. Murray, Brooklin, Ont.; J. C. Remfry, Indianapolis. Ind.: Frederic Graff, Uclca, N. Y.; Johnson, L'Orignal, Ont.; Ball, Wellsville, N. Y.; F. W. Deacon, Racine, Wis.; R. Somerville, Maryland, N. Y.; A. A. Abbott, Brooklyn, N. Y.; E. C. Potter, Elmira, N. Y.; F. H. Cooper, New-York City; Dr. J. D. Gorman, F. Jorghmann, Brooklyn, N. Y.; W. F. Williams, Brooklyn, N. Y.; W. E. Stroud, New-York City; G. P. Ayres, New-York City; H. H. Pennock, New-York City; N. L. Colyer, New-York City; W. F. Grey, Newark, N. J.; J. H. Jewell, Brooklyn, N. Y.; C. R. Wight, New-York City; L. C. Scrymser, Brooklyn, N. Y.; J. H. Adams, New-York City; G. W. Page, Baltimore Md.; G. J. Cowpland, Bloomfield, N. J.; J. Gartland, New-York City; H. F. Knapp, New-York City; H. K. Wilson, New-York City; H. R. Sullivan, B. W. T. Amsden, Sing Sing, N. Y.; N. C. Price, C. S. Champlin, New-York City; Dr. H. N. Hitchcock, Greenwich, Conn.; D. F. Kimbark, New-York City; J. F. Walker, New-York City; G. J. C. Shields, Brooklyn, N. Y.; Dr. C. R. Bissell, New-York City; Major W. Pilmly, New-York City; C. E. Hitchcock, Brooklyn, N. Y.; F. A. Leavitt, ooklyn, N. Y.; J. M. Wood, Harlem, N. Y.; J. Calder, New-York City; J. J. Smythe, Brooklyn, N. Y.: O. D. Baldwin, New-York City; J. F. Cressey, Brooklyn, N. Y.; W. Potter, New-York City; W. W. Hyatt, New-York City; R. Le Roy, Jersey City, N. J.; C. M. Whitman, Brooklyn, N. Y.; R. N. Shirrefs, Elizabeth, N. J.; Dr. J. W. Bowden, Yon-

New-York City; W. H. Barber, New-York City; N. I. Denniston, Woodside, L. I.; H. Roworth, Brooklyn, N. Y.; J. A. Hyland, Still Pond, Md.; G. R. McChesney, New-York City; Dr. A. Traut-man, New-York City; R. B. Brinkerhoff, New-York City: H. Denniston, Woodside, L. I; S. J. Rogers, Nutley, N. J.; C. H. Heatley, Orange, N. J.; C. H. Merrett, Brooklyn, N. Y.; S. T. Tyng, New-York City; T. F. Baldwin, New-York City; F. Day, New-York City; J. A. Rhoades, New-York City; William Green, Toronto, Ont.; C. E. Hobby, Nutley, N. J.; J. H. Mount, Brooklyn, N. Y.; W. Taylor, Lenox, Mass.; W. L. Bird, Brooklyn, N. Y.; W. H. Deever, New-York City; W. C. Rehren, New-York City; C. F. Harper, Still Pond, Md.; G. L. Miller, Engle-wood, N. J.; F. A. Burnham, New-York City; F. N. Tennant, lumber merchant, Toronto, Ont.; J. A. Frensch, Brooklyn, N. Y.; L. H. Blackman, New-York City: P. Duryee, Englewood, N. J.; J. M. Stevenson, Brooklyn, N. Y.; Charles Henry, Brooklyn, N. Y.; C. H. Miller, Jersey City, N. J.; N. G. New-York City: R. W. Sutherland, Toronto, Ont.; F. Underhill, New-York City; J. M. Boland, New-York City; C. T. Evans, New-York City; C. H. Springstein, Hoboken, N. J.; B. H. Howard, C. Miller, New-York City; J. J. Burke, New-York City; E. McN. Usher, Brooklyn, N. Y.; R. B. Cannon, Flushing, N. Y.; Dr. C. R. Easterbrook, New-York City; C. H. Smith, Brooklyn, N. Y.; E. F. Hayes, Ozone Park, N. J.; II. F. Merriman, Jersey City. N. J.; T. Flynn, New-York City; Dr. T. B. Camp bell, New-York City; H. G. Foggen, Brooklyn, N. Y.; H. C. Smith, Brooklyn, N. Y.; R. H. Jones, Bayonne, N. J.; W. V. Martin, N. Fox, Fordham,

The call for the meeting was read by the secretary, F. Braman, at the request of President Harper, whose ppearance upon the platform elicited a hearty and proround of applause. Then Mr. Harper, from a f typewritten manuscript, which he held in his hand, read the following report:

## AN ABLE DOCUMENT.

Thirteenth Annual Report of President Edward B. Harper, ending December 31, 1893.

To the Officers, Directors and Members the Mutual Reserve Fund Life Association.

It is with pleasure and pride that we meet together to day to commemorate the fact that another year's work in the history of our association has been completed; another year's triumph has been recorded; that the books covering the transactions of our Association for the thir teenth year have been closed, and that the results cover ing every department have been the grandest ever achieved in any year in our history. Our assets were never so large as to-day; our surplus

so great; our new business larger than ever resimply phenomenal; our payments to the widows and orphans exceed that ever before disbursed in any pre-

### ASSETS.

Our gross assets have increased during the year 1892 from \$4,785,280.06 to \$5,138,516.36, making a net gain for the year of \$353,230.30.

RESERVE FUND.

We have increased our Reserve or Surplus Emergency Fund within the past twelve months from \$3.371.303.59 to \$3,589.325.13, making a net gain of \$218.022.54. INCOME.

Our income during the year 1893 from all sources amounted to \$4.498,815.60, against an income of \$4.007. 213.09 for the year 1892, making a net increase of income of over \$400,000.00.

Nearly Three Millions of Dollars have been disbursed to the widows and orphans and representatives of our d being \$2,051,855.23, making the net increase of disturge-ments over the year 1892 of a Quarter of a Million Dollars, and for the thirteen years of our existence \$17,684,333.86 have been distributed among more than six thousand widows and twelve thousand orphan children, thus fur-nishing homes and shelter to the widow; food, clothing and education to the children of our deceased member and an average of \$1.360,000,000 has been distributed b this Association for each year since the date of its or ganization for this beneficent object. Furthermore we have accumulated a cash surplus Reserve or Emergency Fund which, at the close of the year 1893, exceeded \$4,200.00 for each \$1,000 of outstanding death claims of every description, and at the same time a single mortu-ary call upon our members now produces more than \$575,000 in cash

AN ECONOMIC SYSTEM.

The economic principles underlying the system of the Mutual Reserve are best illustrated by the fact that out of the total payments during the year 1893 by the members in mortuary premiums of \$2,951,855.23, and in addition death benefits the sum of \$2,951,855.23, and in addition thereto there was added the sum of \$218,022.54 to the Reserve or Surplus Emergency Fund; thus the payments to our beneficiaries added to the accumulations to the credit of our living members equal within a fraction the gross mortuary premiums paid by all the members during the year.

buring the year ists we received applications for mem-pership aggregating \$64,109,734.00, the largest volume of business ever submitted in one year in the history of this Association. Of this amount there was rejected \$5,420,064.00, or 10 per cent of all those who applied were declined admission, while there was accepted and written \$57,742,670.00. This amount not only exceeds the record of any previous year in our history, but surpasses the record of 1802 by over Nine Millions of Dollars.

SAVING TO MEMBERS.

ount already saved to our living members by a the amount arready saven to do it ring memory by doction of premiums as compared with the rates obarge by the old system companies for ordinary Life Insurance exceeds the sum of Forty Million Dollars. The sav ing at the present time to our living members exceeds Five Million Dollars per year. To further illustrate the great advantage of our system which has accound to the attention to the fact that during the year ISO3 there were approved for payment by the Board of Directors beath Claims amounting to \$3,028,650.00, and the total payments made by the deceased members for this insurance to the Association was but \$461,005.78; these same payments mputed at the same ages and for ordinary life insurar under the old system companies would have realised to the beneficiaries only \$1.428,895.00, thus making an excess in death benefits paid by this Association over the old system companies would have paid for an equal outlay by our deceased members of \$1,509,755.00. In other words, our heneficiaries in 1893 have received over One and One-Haif Million Dollars more than they otherwise

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Vent	Insurance in	Cash and	Reserve or	Death Claim
	Force.	Invested Assets.	Emergency Fund.	Paid
1881	\$7,633,000	\$6,024 S3		
1882	85,190,750	50,441.53	\$11,906.05	\$31,250 0
1883	63,328,500	169,946 24	115,762 60	335,675 0
1884	85,452,000	350,775 05	271,440 05	815,575 0
1882	123,353,500	639,879 41	10 522 001	1,654,250 0
1880	150,175,250	989,240 16	850,286.46	2,803,390 0
1887	156,554,100	1.472,200 41	1,305,001 27	4,182,071 2
1888	168,902,850	1,953,753 81	01 820,027.1	5,764,403 4
1889	181,358,200	2,512,588 96	2,304,509.35	7,600,434 7
1800	197,003,435	2,930,178 90	2,772,285 80	9,746,932 7
1891	215,207,910	3,384,437 05	3,155,220 04	12,037,041 5
1892	236,421,790	3,650,592 76	3,371,363 59	14,730,378 6
1803	262,607,065	3,936,730 05	3,589,320 13	17,684,333 8

CASH AND INVESTED ASSETS. At the beginning of the year 1893 our cash and in 730.05, making a net increase of \$246,137.29. This handsome increase was made in our cash and invested assets, not with standing the fact that we dibursed a Quarter of a Million Dollars more in death claims within the year Shirrefs, Elizabeth, N. J.; Dr. J. W. Bowden, Yonkers, N. Y.; W. J. Palmer, New-York City; W. A. Hancock, New-York City; R. H. Lee; G. A. Wright, New-York City; T. Totten, Williamsburg, N. Y.; E. T. Braman, Freeport, L. L.; C. W. Cowtan, Brooklyn, N. Y.; H. H. Hall, North Tarrytown, N. Y.; C. H. Le Maistre, Philadelphia, Penn.; R. P. Worrail, New-York City; G. N. Tuthill, Brooklyn, N. Y.; W. A. Butts, Brooklyn, N. Y.; C. R. Dayton, New-York City; B. F. Reinmund, Englewood, N. J.; W. D. Horton, Norwood, N. J.; W. Lockwood; G. C. Yocum, Sunbury, Penn.; J. N. Townsend, than in 1892. Of this amount \$2,450,000.00 is invested in

will be shown in the Auditors' report, which will be presented to you by the Auditors.

CERTIFICATE OF CENTRAL TRUST COMPANY. I take pleasure in presenting to you a detailed schedule, giving a list and location of property, of the investments made, with a certificate from the Central Trust Company of New-York, duly signed by the Hon. F. P. Olcott, the President of said Trust Company, thus enabling each member to examine for himself the investments made by the Association, and the care exercised by the Association in making said investments will be demonstrated thereby. BUSINESS IN FORCE.

Our books show that on December 31st, 1893, we had in force \$2,716 policies, covering insurance amounting to \$262,607,065.00, being a net increase of \$26,185,275.00 for

The phenomenal growth of our Association can be illus trated by a comparison with the three great life in-surance companies of the world. To wit: The Equitable could not show a like amount of insurance in force be-fore the year 1883, the Twenty-fifth year of its existence; the Mutual Life not until the year 1872, the Thirty-first year of its history; and it was not until 1886, the Forty fifth year of its existence, that the New-York Life could report a like volume of business in force,

The Gross Liabilities, including the Bond Dividends to policy holders, all outstanding death claims and a liability of \$684,494,00, representing the net present value of all policies in force on December 31st last, which latter is voluntarily assumed by the Association 52,136,496.81, and as the gross assets amounted to \$5,138,-516.36, we had on hand at the close of the year 1893 a surplus over and above all liabilities of \$3,002,019.55.

RATIOS COMPILED FROM OFFICIAL RECORDS. The following comparison of our record for the year The following comparison of our record for the star 1803 with the three largest, strongest, best managed and most progressive of the old system companies for 1892 will show that the greatest possible care has been exercised by the Management of the Mutual Reserve in the acceptance of risks, and that the strictest economy has been displayed in the management of its general business.

Organization.	Year	Mortality to each \$1,000 insurance in force	Expenses to each \$1,000 insurance in force	Net assets to each \$100 liability
Equitable	1892	812 29	88 96	\$124
Mutual Life		1434	9 95	100
New-York Life		11 58	11 11	114
Mutual Reserve		11 25	4 95	2.0

### INSURANCE DEPARTMENT.

Probably with a single exception, that of the Hon. John A. McCall, never in the history of the Insurance Department of the State of New-York has its affairs been under the guidance and direction of a more competent, in partial and independent Insurance Superintendent than partial and independent insurance Superintendent than the gentleman who occupies that position at the present time. Under his administration every bonorable and well managed Life Insurance organization transacting business as provided by the statutes of the State of New York has received fair and courteous treatment. From York has received fair and coursess reasons. The day when Hon, James F. Pierce became the Insurance Superintendent of the State of New York to the presence Superintendent of the State of New York to the presence Superintendent of the State of New York to the presence Superintendent of the State of New York to the presence Superintendent of the State of New York to the presence of the State of New York to the Presence of the New York to ance Superintendent of the State of New York to the pre-ent time, the managers of every system of Life Insur-ance recognized by the laws of the State have realized the fact that a gentleman above reproach occupies the honorable position of Insurance Superintendent of the State of New-York. For his courteous treatment we de-sire to extend our thanks. In the administration of his official duties he has not hesitated to call upon us for information regarding such matters of record as required his attention, and every detail of our business has been ever open to his investigation and inspection; and what has been true in our case we have no doubt has been likewise true with that of all other insurance organizations transacting business i OFFICIAL EXAMINATIONS.

During the year 1893 our Association has been ex-imined by the Insurance Department of the State of Kansas, and I take pleasure in presenting to you a copy of the official report, which we received from that Department, after said examination had been completed, which reads as follows:

### OFFICIAL REPORT. Kansas Insurance Department-Special Examination-Complete Indorsement.

Mr. E. B. Harper, President Mutual Reserve Fund Life Association, New-York City: Sir-Having been commissioned by the Hon. S. H. Snider, Insurance Superintendent of the State of Kansas,

as Assistant Insurance Superintendent, to make an examination of the Mutual Reserve Fund Life Association, I have no hesitation in saying that your company i solvent, and from my examination of your investments, they are decidedly good, and I consider the association a first-class life insurance company in every respect and worthy of the confidence of the people. The internal adninistration of your affairs are most admirably conducted. CHARLES A. TAYLOR,

Ass't Sup't of Insurance, State of Kansas. It is unnecessary for me to comment upon this report, It is unnecessary to the which is a complete indorsement as to the correct administration of the affairs of the Association by the man-

agement. No less than twelve Insurance Departments have furnished the Association with similar flattering reports after official examinations have been completed, and almost a score of distinguished actuaries and acofficial examination, that this Association, official examination, that this form of the present time, has promptly paid every honest death claim in full, and that the affairs of our Association in all of the various departments have been managed with economy, with prudence and business ability by men who knew what was right and dared to do it. In addition to this examination by the Insurance Department of the State of Kanaas, six audits have been made by the regular auditors of the Association appointed by your Board of Directors, and in each instance the management have received the unqualified indorsement as to the honorable received the unqualiner informement as to the honocount treatment of representatives of deceased members by the prompt payment of its legitimate and honest death claims, and correct accounting for every dollar of money received by the Association. Indeed, it can be truly said that in the entire history of Life Insurance there is no instance on record where any other Life Insurance Com-pany has ever furnished such conclusive and cumulative

TESTIMONIALS.

Thousands of testimonials are on file from the bene ectaries and representatives of deceased members certifying to the fact that in the payment of its death claims the Association has ever been prompt, courteous and kind in discharging its death claim obligations. These and in discharging to be a sectived from almost every State and country, and written in almost every language, bearing to the management words of thanks, commendation and gratitude for the prompt payment of death claims. Among the many on file in the office, space will permit me only to present to you a sinkle one, which, in a great measure, represents the sentiments expressed by

E. B. Harper, Esq., President Mutual Reserve Fund

Life Association:

Dear Sir-Kindly accept my sincere thanks for the payment to me of two checks, one for \$1,500 and another for \$500, making a total of \$2,000.00, in payment of insurance held upon the life of my deceased husband, the total insurance of which was claimed to be due and payable to editors. If said claim had been upheld by the Company self and seven little children would have been left de nte; but by the courtesy of your officers, by the water blow and the orphan, the above sum of \$2,000 has been the over to me, without any effort on my part to obtain e same. In fact, I was not aware until the receipt of the resaid checks that my interests and that of my chilthis money will help to educate my children, as well as

feed and clothe them. For the kindly interest that on have manifested in my behalf and in behalf of my e ones kindly accept my sincere thanks. Very truly (Stened)

Subsequent to the receipt of the above letter another tial from the same party was received, as fol-

Highwood, N. J., Dec. 8, 1893. dr. E. B. Haroer: Dear Sir-I feel myself much embarrassed how to ex-

my behalf that I did not dare to trust myself to tell you then how much I appreciated it, and even now find I can hardly do justice to the subject. Perhaps there is me impropriety in troubling you with my thanks, but y heart prompts me to do so, and from my immost soul

veriest shades of life, so utterly crushed and I, but God and nature have intrusted to me the welfare of others; 1892, of the trust is sacred and the ties are dear; this rouses me my latest hour I will remember it.

I cannot make you any return for your goodness, but one; the honest, warm wishes of a grateful heart for

the happiness of you and yours, and that when sorrow and affliction come to you and yours may Triends-true friends-be near to soften the blow. With conscious acknowledgments and sincere esteem.
(Signed) MRS, JOSEPH H. GROHT.

NEW BUILDING Our Mutual Reserve Bullding, situated corner Duane-st, and Broadway, will, within another month, be about completed. We had hoped to have held our Thirteenth

Annual Meeting in it, but found it impossible to complete the same in time.

Great credit is due to our architect, Mr. Wm. H. Hume,

and for the economy in its erection—it being one of the most substantial buildings ever erected in this en any other city, and yet, for the space occunied, considering the substantial character, costing probably less than any similar building that has ever been erected in our city. The first floor of this building has aiready been rented for nearly Thirty Thousand Dollars per annum, and current roll income aiready equals (for leases signed) nearly Seventy-five Thousand Dollars per year, and yet with only a small portion of our building rented. Certainly too much credit cannot be given to our architect, Mr. Mr. H. Hume, for the care experient by blief the too much credit cannot be given to our architect, Mr.
Wm. H. Hume, for the care exercised by him in the
construction of this building, or to our builder, Mr. Richconstruction or this building, or to our builder, Mr. Richard Deeves, for the faithfulness with which he has exacuted every detail of his contract, as well as to the other contractors, namely: The Jackson Architectural Iron Works: Whitcomb & Co., carpenters; Wells & Newton, plumbers: Otis & Brother, elevators; each, up to the present time at least, seems to have vied with the other in furnishing the very best material and doing the best work possible to be done.

FOREIGN DEPARTMENTS.

Our business in Great Britain, France and other European countries is in a most satisfactory condition. Our losses in these countries have been less than in our own losses in these countries have been less than in our own country, which fact is to be accounted for by reason that our foreign business has not been in force so long as the business in our own country. We have transacted business in these countries a sufficient time to prove that tries will average no greater than in our own country; in fact, it will average less than in a number of our

### NATURAL PREMIUM OR ASSESSMENT SYSTEM AN EDUCATOR OF THE PEOPLE.

To prove that the Natural Premium or Assessm System of Insurance has been an educator of the people to the benefits of Life Insurance in every form, I desire to call attention to the fact that in 1870 before assessment insurance had been generally introduced, the Old System Level Premium Companies had in force upon their books \$2,023,884,955. Each year thereafter it decreased until in 1880 the amount of insurance in force had dimin-ished to the sum of \$1,480,180,740, at which time the Assessment or Natural Premium System of Life Insur-ance was extensively introduced, and in 1881 the Mutual Reserve was organized, which is recognized as the leading Natural Premium Life Insurance Company in the world. The business of the Old System Level Premium Companies at once began to increase just in proportion as the people of our country were educated to the benefits of Life Insurance through the Natural Premium or Assessment System. Each year thereafter the business began to increase until in 1802 the Old System Level Premium Investment Companies had upon their books as shown by the Insurance reports, \$4,571,147,559. This large yearly increase of new business was obtained by the Level Pre-mium System commencing at the beginning of the Assess-ment or Natural Premium System of Insurance, the progress of which makes the following remarkable showing PROGRESS OF NATURAL PREMIUM OR ASSESS.

MENT INSURANCE. Amount in Force 1883......3,410,057,085 1884......3,785,163,363 4,105,308,783 1886..... 4,473,768,742

22,992,050 25,065,917 30,722,659 34,547,643 1888..... 4,921,996,093 38,730,413 42,141,075 46,431,583 1889..... 5,554,925,742 1891..... 49,745,500 1892..... 6,974,520,000 Total.....\$379,663,120 The Natural Premium or Assessment organizations had

20,115,833

enrolled upon their books, at the close of the year 1802, a membership of 3,309,079 persons. Counting five persons a membership of 3,300,079 persons. Counting five persons as interested in each membership, it would represent more than ONE-QUARTER of the entire population of the United States as being directly interested in the success of Assessment or Natural Premium Life Insurance. Thus it is clearly demonstrated that the success of the Old Level Premium Investment System can be traced directly to the educational influences of the Assessment or Natural Premium System, which has reached out to the artisan and middle classes, bringing the cost within their means and thereby interesting them in the subject of life insurance. This in turn has educated all classes of the community to the importance of life insurance is furnishing protection to the widow and orphan, as well as an investment to the capitalist.

FOUNDATION PRINCIPLES.

FOUNDATION PRINCIPLES.

The foundation principles of the system presented by the Mutual Reserve Fund Life Association continue the same to-day as in the past, which are to collect from the members the actual sum required for the payment of its current death claims and legitimate expenses, the same equitably apportioned among the members accord-ing to the age of the member and the amount of insur-The Reserve or Emergency Fund is sumitted to be an

excess over the current cost, and therefore it is held-first, for the payment of excessive death claims, the object being to prevent excessive payments from the member in any year; second, if not so required, to be re-turned to the members by credit on their future premlums, or in cash at stated periods, as their contracts

The number of faithful, industrious, successful agents employed by the Mutual Reserve who are directly gaged in presenting its beneficent iting its beneficent principles to the inhabitants of the various civilized countries of the work can be numbered by the thousands, and to each one of these, without exception, the President, Officers and Board of Directors desire to extend their special thanks for the efficient work they have performed during the for the efficient work they have performed during the year 1893. Space will not permit of making personal mention of these faithful representatives, but it gives me special pleasure to furnish the names of those who have secured the largest volume of business for the past three months, as provided and specified in the Prize Circular issued by Third Vice-President J. D. Wells,

namely:

First Prize—J. S. Bages, Chicago, Ill.

Second Prize—Coates & Coates, Chicago, Ill.

Third Prize—A R. McNichol, Winnipeg, Man.

Fourth Prize—J. T. Kirk, St. John, N. B.

Fifth Prize—E. J. Carter, Helena, Mon. Sixth Prize-W. J. Murray, Brooklin, Ont., Canada To each one of these gentlemen, who have won this honor, I extend my hearty congratulations and warmest commendation, and hope that the results of their work

commendation, and hope that the results of their work for the year 1894 may even exceed in amount the results obtained by them in 1893.

In conclusion I desire to extend to my Official Associates, and to our many loyal and efficient agents in the field, as well as to the two hundred employes in our offices, my special thanks and obligations for the faithful work, help, aid and assistance rendered by them in their expective department, and to the EIGHTY-THREE work, help, aid and assistance rendered by them in their respective department, and to the EIGHTY-THREE THOUSAND members enrolled upon our books, and located in every State in the Union, as well as in Canada, Great Britain, France, Spain, Italy Belgium, Germany, Sweden, and the West Indies, who have given us their loyal support, I extend my sincere thanks for their confidence, and bespeak from them a continuation of the same. Respectfully submitted,

EDWARD B. HARPER, President Mutual Reserve Fund Life Association. New York, Jan. 24, 1894.

Harper of his report. When he had finished he received a general round of congratulations. Pressing onward. however, with business precision, he tactfully brought the audience to a condition of quietude, and introduced Henry J. Reinmund, second vice-president, and former ndent of the Insurance Department of Ohio, wh read his annual report as follows: REPORT OF

Frequent cheers interrupted the reading by President

# HENRY J. REINMUND. Second Vice-President and Ex-Insurance

Commissioner of the State of Ohio. To the Fresicent, Directors and Moniters of th Mutual Reserve Fund Life Association:

Gentlemen-A succession of commercial feilures, great financial depression and general stagnation of business will be the record of the year 1893 in the history of the will be the record of the year 1803 in the history of the world. On the other hand, the year 1803 will be the most memorable in the history of this association. Not-withstanding the abrupt and disastrous termination of many other projects, enterprises and institutions, the extraordinary progress made by our association during the year is eminently gratifying, and it will be my privilege to review a few of the most prominent features of the

The largest volume of accepted business written in any year's achievements. year since organization was placed upon our books the

\$57,749,670: on increase over the average yearly new business written during the first twelve years of \$20,000,000. At the close of the year we had in force insurance

amounting to \$262,607,065;

\$26,185,275. We disbursed in death benefits during the year 1825 \$2,951.855.23—an increase over the amount paid to ficiaries during 1892 of

Notwithstanding this increase in death claim payments, we added to our Reserve or Emergency Fund during the year \$218,022.54, making this Fund on December 31, 1893, \$3,589,326.13.

A increase in our cash assets was likewise effected, thereby raising our cash and invested assets to \$3,971,708.20;

which has been so carefully invested in "gilt edge" securities, that notwithstanding the great depression in the market value of iffrestments generally during the past year, it is gratifying to report that the association has not lost a dollar by reason of a depreciation in values, as it holds no speculative securities, nor has it lost a dollar